

IN RE Puckett, SeanCase No. 14-24569-JFS

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|------------------------------------|---|-------------------------|
| 203 Grand Dr., Taneytown, MD 21787. Sole owner. Deed ref. 4853/428. 8243 SF improved parcel. Zillow value \$180,967.00. | Fee Simple | | 180,967.00 | 256,513.80 |
| TOTAL | | | 180,967.00 | |

(Report also on Summary of Schedules)

IN RE Puckett, Sean

Case No. 14-24569-JFS

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 1. Cash on hand. | | Cash on hand | | 100.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking acc't-PNC | | 10,856.47 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Misc. HHGs, furniture, TVs, electronics | | 3,860.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Misc. men's clothing | | 450.00 |
| 7. Furs and jewelry. | | Misc. jewelry | | 200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Dumbbells | | 180.00 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Ameriprise | | 25.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | 100% owner - Performance Home Inspections LLC (PNC - checking acc't) | | 1,967.00 |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |

IN RE Puckett, Sean

Case No. 14-24569-JFS

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | 2014 Federal/State tax refunds (2013 \$1,690.00 Federal; \$877.00 State) | | 0.00 |
| | | Worker's Comp. Award. Debtor receives \$560.00/week; payments started 5/2014. Award is for 208 weeks; Debtor received \$15,000.00 retroactive award from 9/2013. | | 116,480.00 |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2006 Dodge Ram (240,000+ miles) | | 4,200.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |

IN RE Puckett, Sean

Debtor(s)

Case No. 14-24569-JFS

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--------------------------------------|---------------------------------------|--|
| 31. Animals. | | Pet dog | | 100.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | | Grill | | 20.00 |
| | | Patio Set | | 75.00 |
| | | Riding tractor | | 200.00 |
| | | Tools | | 2,500.00 |
| TOTAL | | | | 141,213.47 |

IN RE Puckett, Sean

Case No. 14-24569-JFS

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. *☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|--|
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| Cash on hand | ACM, C & JP § 11-504(b)(5) | 100.00 | 100.00 |
| Checking acc't-PNC | ACM, C & JP § 11-504(f) | 648.00 | 10,856.47 |
| Misc. HHGs, furniture, TVs, electronics | ACM, C & JP § 11-504(b)(4) | 1,000.00 | 3,860.00 |
| | ACM, C & JP § 11-504(b)(5) | 2,860.00 | |
| Misc. men's clothing | ACM, C & JP § 11-504(f) | 450.00 | 450.00 |
| Misc. jewelry | ACM, C & JP § 11-504(f) | 200.00 | 200.00 |
| Dumbbells | ACM, C & JP § 11-504(b)(5) | 180.00 | 180.00 |
| Ameriprise | ACM, C & JP § 11-504(h)(1) | 25.00 | 25.00 |
| 100% owner - Performance Home | ACM, C & JP § 11-504(f) | 1,967.00 | 1,967.00 |
| Inspections LLC (PNC - checking acc't) | | | |
| Worker's Comp. Award. Debtor receives \$560.00/week; payments started 5/2014. Award is for 208 weeks; Debtor received \$15,000.00 retroactive award from 9/2013. | ACM, Labor Art § 9-732 | 116,480.00 | 116,480.00 |
| 2006 Dodge Ram (240,000+ miles) | ACM, C & JP § 11-504(b)(5) | 2,565.00 | 4,200.00 |
| | ACM, C & JP § 11-504(f) | 1,635.00 | |
| Pet dog | ACM, C & JP § 11-504(f) | 100.00 | 100.00 |
| Grill | ACM, C & JP § 11-504(b)(5) | 20.00 | 20.00 |
| Patio Set | ACM, C & JP § 11-504(b)(5) | 75.00 | 75.00 |
| Riding tractor | ACM, C & JP § 11-504(b)(5) | 200.00 | 200.00 |
| Tools | ACM, C & JP § 11-504(b)(1) | 2,500.00 | 2,500.00 |

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Puckett, Sean

Debtor(s)

Case No. 14-24569-JFS

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| | |

IN RE Puckett, Sean

Debtor(s)

Case No. 14-24569-JFS

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

Fill in this information to identify your case:

| | | | |
|--|---------------------|-------------|-----------|
| Debtor 1 | Sean Puckett | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of Maryland | | | |
| Case number (If known) | 14-24569-JFS | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

- ☐ Employed
☐ Not employed

Occupation**Home Inspector****Employer's name****AmeriSpec Home Inspection Servic****Employer's address****50 Post Office Rd. #102**

Number Street

Number Street

Waldorf, MD 20602

City State ZIP Code

City State ZIP Code

How long employed there?**1 years and 3 months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ 4,370.17 | \$ _____ |
| 3. Estimate and list monthly overtime pay. | 3. + \$ 0.00 | + \$ _____ |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$ 4,370.17 | \$ _____ |

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|--------------------------|-----------------------------------|
| Copy line 4 here | 4. \$ <u>4,370.17</u> | \$ _____ |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ <u>1,052.65</u> | \$ _____ |
| 5b. Mandatory contributions for retirement plans | 5b. \$ <u>0.00</u> | \$ _____ |
| 5c. Voluntary contributions for retirement plans | 5c. \$ <u>0.00</u> | \$ _____ |
| 5d. Required repayments of retirement fund loans | 5d. \$ <u>0.00</u> | \$ _____ |
| 5e. Insurance | 5e. \$ <u>0.00</u> | \$ _____ |
| 5f. Domestic support obligations | 5f. \$ <u>0.00</u> | \$ _____ |
| 5g. Union dues | 5g. \$ <u>0.00</u> | \$ _____ |
| 5h. Other deductions. Specify: _____ | 5h. + \$ <u>0.00</u> | + \$ _____ |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. \$ <u>473.50</u> | \$ _____ |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ <u>3,896.67</u> | \$ _____ |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ <u>0.00</u> | \$ _____ |
| 8b. Interest and dividends | 8b. \$ <u>0.00</u> | \$ _____ |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ <u>0.00</u> | \$ _____ |
| 8d. Unemployment compensation | 8d. \$ <u>0.00</u> | \$ _____ |
| 8e. Social Security | 8e. \$ <u>0.00</u> | \$ _____ |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | \$ <u>0.00</u> | \$ _____ |
| 8g. Pension or retirement income | 8g. \$ <u>0.00</u> | \$ _____ |
| 8h. Other monthly income. Specify: <u>See Schedule Attached</u> | 8h. + \$ <u>2,572.50</u> | + \$ _____ |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. \$ <u>2,572.50</u> | \$ _____ |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ <u>6,469.17</u> + | \$ _____ = \$ <u>6,469.17</u> |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | | |
| | 11. + \$ | <u>0.00</u> |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | 12. | \$ <u>6,469.17</u> |
| | | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <u>Worker's Comp. Award ends approx. 3/2017.</u> | | |

IN RE Puckett, SeanCase No. 14-24569-JFS

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

| | DEBTOR | SPOUSE |
|---|-----------------|--------|
| Other monthly income: | | |
| Est. Net S/E- Performance Home Inspections LLC | 332.50 | |
| Worker's Comp. Settlement (\$560.00/week) | 2,240.00 | |

Fill in this information to identify your case:

| | | | |
|--|---------------------|-------------|-----------|
| Debtor 1 | Sean Puckett | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of Maryland | | | |
| Case number (if known) | 14-24569-JFS | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
- MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

24

- ☐ No
- ☒ Yes

Daughter

10

- ☒ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ **1,048.00****If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ **0.00**4b. \$ **0.00**4c. \$ **60.00**4d. \$ **0.00**

Debtor 1 **Sean Puckett**
 First Name Middle Name Last Name

Case number (if known) **14-24569-JFS**

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ **0.00**

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ **250.00**

6b. Water, sewer, garbage collection

6b. \$ **85.00**

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ **0.00**

6d. Other. Specify: **See Schedule Attached**

6d. \$ **191.00**

7. **Food and housekeeping supplies**

7. \$ **600.00**

8. **Childcare and children's education costs**

8. \$ **350.00**

9. **Clothing, laundry, and dry cleaning**

9. \$ **50.00**

10. **Personal care products and services**

10. \$ **30.00**

11. **Medical and dental expenses**

11. \$ **40.00**

12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ **260.00**

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ **25.00**

14. **Charitable contributions and religious donations**

14. \$ **0.00**

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ **0.00**

15b. Health insurance

15b. \$ **400.00**

15c. Vehicle insurance

15c. \$ **60.00**

15d. Other insurance. Specify: _____

15d. \$ **0.00**

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ **0.00**

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ **0.00**

17b. Car payments for Vehicle 2

17b. \$ **0.00**

17c. Other. Specify: _____

17c. \$ **0.00**

17d. Other. Specify: _____

17d. \$ **0.00**

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ **0.00**

19. **Other payments you make to support others who do not live with you.**

Specify: _____

19. \$ **0.00**

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ **0.00**

20b. Real estate taxes

20b. \$ **0.00**

20c. Property, homeowner's, or renter's insurance

20c. \$ **0.00**

20d. Maintenance, repair, and upkeep expenses

20d. \$ **0.00**

20e. Homeowner's association or condominium dues

20e. \$ **0.00**

Debtor 1

Sean Puckett

First Name

Middle Name

Last Name

Case number (if known) **14-24569-JFS**21. **Other.** Specify: **EZ Pass**21. **+\$** **25.00**

22. **Your monthly expenses.** Add lines 4 through 21.
The result is your monthly expenses.

22. **\$** **3,474.00**23. **Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.23a. **\$** **6,469.17**

23b. Copy your monthly expenses from line 22 above.

23b. **− \$** **3,474.00**

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. **\$** **2,995.17**24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.**None**

IN RE Puckett, SeanCase No. 14-24569-JFS

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Utilities

Cell Phone**80.00****Cable****111.00**

IN RE Puckett, Sean

Debtor(s)

Case No. 14-24569-JFS

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: October 18, 2014 Signature: /s/ Sean Puckett
Sean Puckett

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.